More Holiday Cheer.

One Less Payment.

Give your budget a little breathing room this season with

Skip-A-Pay!



I select to skip my payment for

☐ November ☐ December ☐ January

(select ONE MONTH only)

Skip-A-Pay Processing Fee of $25 per Loan.

Please withdraw the $25/$50 processing fee from my:

☐ Savings ☐ Checking

1. Account #_____ Loan ID #:_____

Loan Description _____

Current Payment Due Date: _____

2. Account #_____ Loan ID #:_____

Loan Description _____

Current Payment Due Date: _____

Member Name _____

Daytime # _____

Email: _____

All borrowers on each loan must sign the Skip-A-Pay Request Form

Borrower's Signature:

X _____

Date: _____

Co-Borrower's Signature:

X _____

Date: _____

Your loan(s) at Rancho Federal Credit Union or UFCW Credit Union must be current, in good standing, with no collection action pending. Home loans, Mastercard, PAL, 24/7 Fast Cash, Share and Certificate-secured loans are NOT eligible. If you are not sure about your account status or if your loan qualifies, call us at 866-855-9050. Skip-A-Pay requests are based upon approved criteria. You can confirm processing of your Skip-A-Pay request by reviewing your monthly statement and next payment due date on your loan.

Newly funded loans must be open for at least 30 days and one full monthly payment made to apply for a skip payment. The Skip-A-Pay option in no way alters the terms and conditions of my original loan contract as previously disclosed. Interest at the agreed rate will continue to accrue on the unpaid balance of my loan. Skip-A-Pay will extend the maturity date of the loan and based on the size of the loan balance, the interest may be greater than the amount of the next regular loan payment.

Loan payments made by payroll deduction or transfer will remain in the share account. If your loan is currently paid by ACH (Automatic) payment transaction from another financial institution, you will need to contact them to stop the transaction for that particular month.

Please be advised if you have GAP coverage on your loan(s) and elect to participate in the Skip-A-Pay, future claims may be reduced by the amount of deferred (skipped) payments.